



Atty. Dkt. No. 037607-0177

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Williams et al.

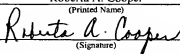
Title: COMPUTERIZED SYSTEMS  
AND METHODS FOR  
FACILITATING THE FLOW OF  
CAPITAL THROUGH THE  
HOUSING FINANCE INDUSTRY

Appl. No.: 10/743,484

Filing Date: 12/22/2003

Examiner: To be determined

Art Unit: 3624

CERTIFICATE OF EXPRESS MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.	
EV 593165635 US	05/11/05
(Express Mail Label Number)	(Date of Deposit)
Robert A. Cooper	
(Printed Name)	
	
(Signature)	

**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR §1.56**

Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Submitted herewith are copies of Form PTO/SB/08, copies of the Notice of References Cited by the Examiner and a copy of Form PTO-1449 listing the documents cited by or submitted to the U.S. PTO in parent application Serial No. 10/331,680, filed 12/30/2002. As provided in 37 CFR §1.98(d), copies of the documents are not being provided since they were previously submitted to the United States Patent & Trademark Office in the above-identified parent application.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

Atty. Dkt. No. 037607-0177

**TIMING OF THE DISCLOSURE**

The listed documents are being submitted in compliance with 37 CFR §1.97(b), before the mailing date of the first Office Action on the merits.

**RELEVANCE OF EACH DOCUMENT**

All of the documents are in English.

Applicants respectfully request that each listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 CFR §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447.

Respectfully submitted,

Date 5/11/05

FOLEY & LARDNER LLP  
Customer Number: 34099  
Telephone: (414) 297-5531  
Facsimile: (414) 297-4900

By Jean M. Tibbetts

Jean M. Tibbetts  
Attorney for Applicant  
Registration No. 43,193

MAY 11 2005

MODIFIED PTO/SB/08 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449B/PTO

INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT

Date Submitted: June 4, 2004

(use as many sheets as necessary)

## Complete if Known

Application Number	10/331,680
Filing Date	12/30/2002
First Named Inventor	Michael J. Williams
Group Art Unit	3624
Examiner Name	Subramanian, N.
Attorney Docket Number	037607-0154

Sheet 1 of 2

## U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No.	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
	A1	6,594,635	B1	Erlanger	07-15-2003	
	A2	6,584,467	B1	Haight et al.	06-24-2003	
	A3	6,505,176	B2	DeFrancesco, Jr. et al.	01-07-2003	
	A4	6,438,526	B1	Dykes et al.	08-20-2002	
	A5	6,405,181	B2	Lent et al.	06-11-2002	
	A6	6,311,169	B2	Duhon	10-30-2001	
	A7	6,289,319	B1	Lockwood	09-11-2001	
	A8	6,226,624	B1	Watson et al.	05-01-2001	
	A9	6,202,053	B1	Christiansen et al.	03-13-2001	
	A10	6,144,948		Walker et al.	11-07-2000	
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	A12	6,119,103		Basch et al.	09-12-2000	
	A13	6,112,190		Fletcher et al.	08-29-2000	
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	A16	5,970,464		Apte et al.	10-19-1999	
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	A21	4,876,648		Lloyd	10-24-1989	
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	A23	2000/0002915	A1	McDonald et al.	01-01-2004	
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	A25	2003/0033242	A1	Lynch et al.	02-13-2003	
	A26	2002/0052815	A1	Johnson et al.	05-02-2002	
	A27	2001/0032178	A1	Adams et al.	10-18-2001	
	A28	2001/0029482	A1	Tealdi et al.	10-11-2001	

## FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.	Foreign Patent Document		Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup> Kind Code <sup>5</sup> (if known)				
	A29	WO	01/41019	A2	Homestore.Com, Inc.	06-07-2001	
	A30	WO	01/27832	A1	Karkukly et al.	04-19-2001	
	A31	WO	00/21011		Indymac, Inc.	04-13-2000	
	A32	WO	99/48036		Financial Systems, Inc.	09-23-1999	

001.1644151.1

Examiner  
Signature

/Thomas Hammond III/

Date

Considered

07/06/2008

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 602. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

\* Unique citation designation number. \*See attached Kinds of U.S. Patent Documents. \*Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). \*For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

\*Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. \*Applicant is to place a check mark here if English language Translation is attached.

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T.H./

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Substitute for form 1449B/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> Date Submitted: June 4, 2004 <i>(use as many sheets as necessary)</i>				<b>Complete if Known</b> <b>Application Number</b> 10/331.680 <b>Filing Date</b> 12/30/2002 <b>First Named Inventor</b> Michael J. Williams <b>Group Art Unit</b> 3624 <b>Examiner Name</b> Subramanian, N. <b>Attorney Docket Number</b> 037607-0154			
Sheet	2	of	2				

[illegible]

001.1644151.1

Examiner Signature	/Thomas Hammond III/	Date Considered	07/06/2008
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

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Л.Н.А.

MAY 11 2005

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Approved for use through 10/31/2002. OMB 0651-0031

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INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT

Date Submitted: January 9, 2004

(use as many sheets as necessary)

## Complete if Known

Application Number	10/331,680
Filing Date	12/30/2002
First Named Inventor	Michael J. Williams
Group Art Unit	3624
Examiner Name	Subramanian, N.
Attorney Docket Number	037607-0154

Sheet 1 of 1

## U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No.	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			

## FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				

## NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>6</sup>
	A1	Amendment and Reply Under 37 CFR 1.111, dated August 8, 2003, for copending US patent application no. 09/593,106, which is the parent of US patent application no. 10/331,680.	
	A2	Reply and Amendment, dated December 23, 2002, for copending US patent application no. 90/593,106, which is the parent of US patent application no. 10/331,680.	
	A3	Non-final Office Action for US patent application no. 09/593,106, dated April 10, 2003.	
	A4	Non-final Office Action for US patent application no. 09/593,106, dated August 30, 2002.	

Examiner  
Signature

/Thomas Hammond III/

Date  
Considered

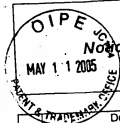
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/T.H./



# Notice of References Cited

Application/Control No.

09/593,106

Applicant(s)/Patent Under  
Reexamination  
WILLIAMS ET AL.

Examiner

Narayanswamy Subramanian

Art Unit

3624

Page 1 of 1

## U.S. PATENT DOCUMENTS

* Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
A US-2002/0023051	03-2000	Kunzle et al.	705/38
B US-6,105,007	08-2000	Norris, Jeffrey A.	705/35
C US-6,029,149	02-2000	Dykstra et al.	705/35
D US-			
E US-			
F US-			
G US-			
H US-			
I US-			
J US-			
K US-			
L US-			
M US-			

## FOREIGN PATENT DOCUMENTS

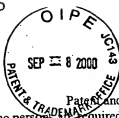
* Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
N				
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T				

## NON-PATENT DOCUMENTS

Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)

* U	V	W	X

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FTO/SB/08A (10-96)

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Substitute for form 1449A/PTO		Complete if Known	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>		Application Number	09/593,106
		Filing Date	June 13, 2000
		First Named Inventor	Michael J. Williams
		Group Art Unit	2761
		Examiner Name	Not Assigned
		Attorney Docket Number	099913/11
(use as many sheets as necessary)			
Sheet	1	of	2

U.S. PATENT DOCUMENTS						
Examiner Initials <sup>1</sup>	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (If known)			
N.A. ↑                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      <						

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FOREIGN PATENT DOCUMENTS								
Examiner Initials <sup>1</sup>	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>3</sup>
		Office <sup>4</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (If known)				

Examiner Signature	N. Subramaniam	Date Considered	8/12/02
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/Thomas Hammond III/ 07/06/2008

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<sup>2</sup>Unique citation designation number. <sup>3</sup>See attached Kinds of U.S. Patent Documents. <sup>4</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard ST. 3).

<sup>5</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>6</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>7</sup>Applicant is to place a check mark here if English language Translation is attached.

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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. T.H./

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PTO/SB/08B (10-96)

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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet	2	of	2
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**Complete if Known**

Application Number	09/593,106
Filing Date	June 13, 2000
First Named Inventor	Michael J. Williams
Group Art Unit	2761
Examiner Name	Not Assigned
Attorney Docket Number	099913/11

## OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

[illegible]~~Thomas Hammond III~~

07/06/2008

Examiner  
Signature

N. Subramanian

Date Considered

8/12/02

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include coop of this form with next communication to applicant.

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**Notice of References Cited**

Application/Control No.

10/331,680

Applicant(s)/Patent Under

Reexamination  
WILLIAMS ET AL.

Examiner

Narayanswamy Subramanian

Art Unit

3624

Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
✓	A	US-6,029,149	02-2000	Dykstra et al.	705/38
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

**FOREIGN PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	
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	W	
	X	

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 Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

Form PTO-1449 (MODIFIED)	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 037607-0154	SERIAL NO. 10/331,680
INFORMATION DISCLOSURE CITATION  (Use several sheets if necessary)		APPLICANT Williams et al.	
		FILING DATE 12/30/2002	GROUP ART UNIT 3624

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIATE
*		5,878,403	3/2/1999	DeFrancesco, et al.	705	38	9/12/1995
		6,385,594	5/7/2002	Lebda, et al.	705	38	5/8/1998

## FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION	
							YES	NO

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)


EXAMINER /Thomas Hammond III/	DATE CONSIDERED 06/09/2008
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